

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Kimberly A. Barnes
 Debtor

Case No. 16-13946-elf
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Antoinett
 Form ID: 318J02

Page 1 of 2
 Total Noticed: 15

Date Rcvd: Oct 17, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 19, 2017.

jdb +Kimberly A. Barnes, 830 S. Locust Street, Elizabethtown, PA 17022-2719
 13737921 +Capital One, N.A., P.O. Box 71087, Charlotte, NC 28272-1087
 13737922 #+Lawrence E. Barnes, 391 E. Grand Street-Rear, Nanticoke, PA 18634-2924
 13737923 +Mariner Finance, P.O. Box 35394, Baltimore, MD 21222-7394
 13737924 +Mastercard Carnival, Card Service, P.O. Box 13337, Philadelphia, PA 19101-3337
 13737925 +Members 1st, 5211 Simpson Ferry Road, Mechanicsburg, PA 17050-3515
 13737926 +North Park Road Associates, L.P., c/o Jessica M. Gulash, Esq.,
 450 N. Nartberth Ave, Suite 200, Narberth, PA 19072-1822
 13737927 +Quicken Loan, P.O. Box 6577, Carol Stream, IL 60197-6577
 13737929 +Wilmington Finance, Division of AIG FSB, 401 Plymouth Rd, Ste 400,
 Plymouth Meeting, PA 19462-1645

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: bankruptcy@phila.gov Oct 18 2017 01:42:08 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 18 2017 01:41:26
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Oct 18 2017 01:41:53 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13737920 +EDI: GMACFS.COM Oct 18 2017 01:23:00 Ally, P.O. Box 9001951, Louisville, KY 40290-1951
 13755224 EDI: RECOVERYCORP.COM Oct 18 2017 01:23:00 Recovery Management Systems Corporation,
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 13737928 +EDI: WTRRNABANK.COM Oct 18 2017 01:23:00 Target Card Services, P.O. Box 660170,
 Dallas, TX 75266-0170

TOTAL: 6

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 19, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 17, 2017 at the address(es) listed below:

CHRISTINE C. SHUBERT christine.shubert@comcast.net, J100@ecfcbis.com
 CHRISTINE C. SHUBERT on behalf of Trustee CHRISTINE C. SHUBERT christine.shubert@comcast.net,
 J100@ecfcbis.com
 DAVE P. ADAMS on behalf of U.S. Trustee United States Trustee dave.p.adams@usdoj.gov
 DAVE P. ADAMS on behalf of Plaintiff Andrew R. Vara, Acting United States Trustee
 dave.p.adams@usdoj.gov
 DENISE ELIZABETH CARLON on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com
 JESSICA M. GULASH on behalf of Creditor North Park Road Associates, L.P. jgulash@lmlaw.com
 PAUL C. BAMETZREIDER on behalf of Defendant Kimberly A. Barnes paulb@reillywolfson.com,
 bhaase@reillywolfson.com
 PAUL C. BAMETZREIDER on behalf of Defendant David E. Barnes paulb@reillywolfson.com,
 bhaase@reillywolfson.com
 PAUL C. BAMETZREIDER on behalf of Joint Debtor Kimberly A. Barnes paulb@reillywolfson.com,
 bhaase@reillywolfson.com
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

TOTAL: 10

Information to identify the case:

Debtor 1	<u>Kimberly A. Barnes</u>	Social Security number or ITIN	<u>xxx-xx-6512</u>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<u></u>	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 16-13946-elf			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

10/17/17

By the court: Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.